

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Re the Application of: **MITSUMOTO, Hiroki, et al.** Group Art Unit: **Not Yet Assigned**

Serial No.: **10/665,733**

Filed: **September 22, 2003**

P.T.O. Confirmation No.:

For: **ELECTRONIC MONEY REMITTANCE METHOD**

INFORMATION DISCLOSURE STATEMENT
PURSUANT TO 37 CFR 1.97(b)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

March 5, 2004

Sir:

The attention of the Patent and Trademark Office is hereby directed to the documents listed on the attached Form PTO-1449. One copy of each of these documents is attached.

Documents AS, AK, AL and AM were cited in an International Search Report dated July 3, 2003. A copy of the search report is also enclosed.

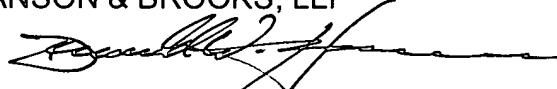
No fee or certification is required in connection with this Information Disclosure Statement, since it is being submitted prior to the issuance of a first official action on the merits or expiration of the three month period following the filing date or the entry of the national stage of the above-captioned application.

The above information is presented so that the Patent and Trademark Office can, in the first instance, determine any materiality thereof to the claimed invention. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the documents cited in the attached Form PTO-1449 be made of record therein and appear on the first page of any patent to issue therefrom.

The Commissioner is authorized to charge our Deposit Account No. 01-2340 for any fee which is deemed by the Patent and Trademark Office to be required to effect consideration of this statement.

Respectfully submitted,

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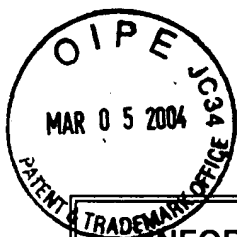


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PATENT TRADEMARK OFFICE

Enclosures: PTO-1449 and references (10)
International Search Report (07/03/01)

Q:\FLOATERS\DWH\031170\03-02-04 IDS



INFORMATION DISCLOSURE CITATION PTO-1449	Atty. Docket No.	Serial No. 10/665,733
	Applicant(s): MITSUMOTO, Hiroki, et al.	
	Filing Date: Sept. 22, 2003	Group Art Unit:

U.S. PATENT DOCUMENTS

Examiner Initial	Document No.	Name	Date	Class	Subclass	Filing Date (If appropriate)
_____	AA					
_____	AB					
_____	AC					
_____	AD					
_____	AE					

FOREIGN PATENT DOCUMENTS

Document No.	Date	Country	Translation (Yes or No)
_____ AF 2000-148846	05/30/00	Japan	Abstract only
_____ AG 97/02539	01/23/97	WO	Abstract only
_____ AH 97/12344	04/03/97	WO	Yes
_____ AI 00/67216	11/09/00	WO	Yes
_____ AJ 99/09502	02/25/99	WO	No
_____ AK 97/09688	03/13/97	WO	Yes
_____ AL 2000-503786	03/28/00	Japan	No
_____ AM 0 950 968 A1	10/20/99	Europe	Yes

OTHER DOCUMENTS

_____	AK	International Search Report dated July 3, 2001.
_____	AL	<i>Financial Services Technology Consortium, FSML-Financial Services Markup Language, Version 1.50, pp. 16, 17 and 51; Sections 4.4.1 and 6.3.1, July 14, 1999.</i>
_____	AM	Fingar, Peter et al., "The Business of Distributed Object Computing", <i>Object Magazine</i> , April 1997.
_____	AN	

Examiner	Date Considered
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